

**FOR IMMEDIATE RELEASE**

**30 August, 2002**

**PUBLIC NOTICE #2002-35**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

**Beginning May 3, 2002, the California Department of Insurance's San Francisco Viewing Room will have very limited ability to accommodate requests for rate filing viewing due to building renovations. Please contact our Los Angeles Viewing room which is fully operational. (213) 346-6707.**

**We anticipate that our viewing room will be fully operational again on August 30, 2002.**

**We will post any changes to the time table on the CDI's internet site.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**30-Aug-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-32167	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32169	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32172	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-31895	0012	AIU INS. CO.	PERS	OTHER LIABILITY	FORMS	PRIVATE CLIENT GROUP PERS EXCESS	
02-32056	0553	AMERICAN & FOREIGN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-32077	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	MEDICAL MALPRACTICE	NEW PROGRAM	NURSE ANESTHETICS	0.00%
02-31874	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	MULTI-PERIL	FORMS	TAILORED COMM PACKAGE	
02-32110	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	OTHER LIABILITY	FORMS	NONE	
02-31999	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-31894	0012	AMERICAN INTERNATIONAL INS. CO. OF CA, INC.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	PRIVATE CLIENT GROUP HOMEOWNERS	
02-32202	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	PERS	EARTHQUAKE	RATE	HOMEOWNERS	88.30%
02-32041	0408	AMERICAN NATIONAL PROPERTY & CASUALTY CO.	COMM	AUTO PHYSICAL DAMAGE	FORMS	COLLATERAL PROTECTION INS.	
02-32203	0108	AMERICAN PROTECTION INS. CO.	PERS	EARTHQUAKE	RATE	HOMEOWENRS	88.30%
02-32053	0019	AMERICAN RELIABLE INS. CO.	PERS	INLAND MARINE	FORMS	GLOBAL INS. TO GO	
02-32000	0212	AMERICAN ZURICH INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-32001	0212	ASSURANCE CO. OF AMERICA	COMM	MULTI-PERIL	FORMS	NONE	
02-31991	0164	ATHENA ASSURANCE CO.	COMM	FIRE	FORMS	NONE	
02-31915	0000	BANCINSURE, INC.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-INTERNET/ELECTRONIC BANKING	0.00%
02-32173	0626	BANKERS STANDARD INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-31851	0000	BUSINESS ALLIANCE INS. CO.	PERS	AUTO PHYSICAL DAMAGE	NEW PROGRAM	MECHANICAL BREAKDOWN-INTERNET SALES	0.00%
02-31852	0000	BUSINESS ALLIANCE INS. CO.	PERS	AUTO PHYSICAL DAMAGE	NEW PROGRAM	MECHANICAL BREAKDOWN-CREDIT UNION	0.00%
02-32033	0212	CENTRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED & STANDARD HOMEOWNER	19.50%
02-32061	1231	COMM CASUALTY INS. CO. OF NORTH CAROLINA	COMM	OTHER LIABILITY	FORMS	SMALL CONTRACTORS	
02-31881	0218	CONTINENTAL CASUALTY CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PACKAGE	
02-32111	0218	CONTINENTAL CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32071	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	FORMS	COMM AUTOMOBILE	
02-31975	0920	DIAMOND STATE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32184	0920	DIAMOND STATE INS. CO.	COMM	FIRE	FORMS	NONE	
02-32204	0920	DIAMOND STATE INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-32191	0920	DIAMOND STATE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32022	0164	DISCOVER PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	UMBRELLA/EXCESS-RENTAL INDUSTRY SVCS	0.00%
02-32034	0164	DISCOVER PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	RESTAURANTS	0.00%
02-32132	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	FIRE	FORMS	WAUSAU'S BUSINESS PROPERTY POLICY	
02-32133	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	MULTI-PERIL	RATE	COMM PACKAGE POLICY	16.40%
02-32072	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	COMM PROPERTY	

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-31884	1120	EVEREST NATIONAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-32121	0922	EXPLORER INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
02-32141	0922	EXPLORER INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED	10.10%
02-32009	0158	FAIRMONT INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-MANAGED HEALTHCARE REHABILITATION	0.00%
02-31932	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	PERS	HOMEOWNERS MULTI-PERIL	RATE	NON-STANDARD HOMEOWNER	19.50%
02-32002	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	MULTI-PERIL	FORMS	NONE	
02-31916	0761	FIREMAN'S FUND INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.60%
02-31917	0761	FIREMAN'S FUND INS. CO. OF TEXAS	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.60%
02-31973	1279	FIRST AMERICAN INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	0.00%
02-31891	0350	GE CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-31892	0350	GE INDEMNITY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-31893	0350	GE PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32057	0553	GLOBE INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-32093	0111	GOLDEN EAGLE INS. CORP	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	NONE	5.30%
02-32194	0000	HARCO NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32012	0000	HARCO NATIONAL INS. CO.	COMM	BURGLARY & THEFT	FORMS	NONE	
02-32192	0000	HARCO NATIONAL INS. CO.	COMM	FIRE	FORMS	NONE	
02-32193	0000	HARCO NATIONAL INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-31997	0000	HARCO NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31998	0000	HARCO NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32102	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	MULTI-PERIL	RATE	PROPERTY CHOICE	0.00%
02-32103	0091	HARTFORD CASUALTY INS. CO.	COMM	MULTI-PERIL	RATE	PROPERTY CHOICE	0.00%
02-32104	0091	HARTFORD FIRE INS. CO.	COMM	MULTI-PERIL	RATE	PROPERTY CHOICE	0.00%
02-32105	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	MULTI-PERIL	RATE	PROPERTY CHOICE	0.00%
02-32106	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE	PROPERTY CHOICE	0.00%
02-32171	1293	HOMESITE INS. CO. OF CA	PERS	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS POLICY (DIRECT)	15.00%
02-32174	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	FORMS	NONE	
02-32175	0626	INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	FORMS	NONE	
02-31981	0517	INS. CORP OF HANNOVER	COMM	BOILER & MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN COVERAGE	0.00%
02-31912		INS. SVCS OFFICE, INC.	PERS	HOMEOWNERS MULTI-PERIL	MANUAL	NONE	
02-31913		INS. SVCS OFFICE, INC.	PERS	HOMEOWNERS MULTI-PERIL	MANUAL	NONE	
02-32021	0761	INTERSTATE INDEMNITY CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA POLICY	
02-32047	0458	LYNDON PROPERTY INS. CO.	PERS	OTHER LIABILITY	NEW PROGRAM	MECHANICAL BREAKDOWN INS.	0.00%
02-32003	0212	MARYLAND CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	

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02-32046	0304	MERASTAR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	GROUP 4	6.90%
02-32049	0304	MERASTAR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	GROUP 3	6.90%
02-32050	0304	MERASTAR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	GROUP 1	6.90%
02-32051	0304	MERASTAR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	LOCKHEED GROUP	6.90%
02-32052	0304	MERASTAR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	BASE	6.90%
02-32073	0304	MERASTAR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	GROUP 2	6.90%
02-31882	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	MULTI-PERIL	FORMS	TAILORED COMM PACKAGE	
02-32112	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	FORMS	NONE	
02-32161	1330	NEWPORT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED RENTERS	6.90%
02-32014	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	NONE	
02-31952	0158	NORTH RIVER INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - DEFENDER	
02-32004	0212	NORTHERN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	FORMS	NONE	
02-32182	0626	PACIFIC EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32094	0111	PEERLESS INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	NONE	5.30%
02-32107	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RATE	PROPERTY CHOICE	0.00%
02-32044	0304	PRUDENTIAL GENERAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RULE CHANGE	CAR	0.00%
02-32045	0304	PRUDENTIAL PROPERTY & CASUALTY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RULE CHANGE	CAR	0.00%
02-32023	0853	PUBLIC SVC MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	BOP	0.40%
02-32055	0853	PUBLIC SVC MUTUAL INS. CO.	COMM	MULTI-PERIL	FORMS	SMP	
02-32054	0853	PUBLIC SVC MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31886	0796	QBE REINS. CORP	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON STANDARD	0.00%
02-32058	0553	ROYAL INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-32059	0553	ROYAL INS. CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-32060	0553	SAFEGUARD INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-31863	0000	SIRIUS AMERICA INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PROGRAM II	8.40%
02-31873	0000	SIRIUS AMERICA INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	PROGRAM II	
02-31861	0155	SPECIALTY RISK INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-31992	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	FIRE	FORMS	NONE	84.40%
02-32122	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RATE	PROF. LIAB.-DEFENSE RESEARCH INSTITUTE LAWYERS	
02-31993	0164	ST. PAUL GUARDIAN INS. CO.	COMM	FIRE	FORMS	NONE	
02-31994	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	FIRE	FORMS	NONE	
02-31995	0164	ST. PAUL MERCURY INS. CO.	COMM	FIRE	FORMS	NONE	
02-31976	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. EXECUTIVE CHOICE FOR PRIVATE COMPANIES	0.00%
02-31896	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY "BASIC"	0.00%

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02-32083	0176	STATE FARM GENERAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.90%
02-31974	0176	STATE FARM GENERAL INS. CO.	PERS	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-32010	0158	TIG INDEMNITY CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-MANAGED HEALTHCARE REHABILITATION	0.00%
02-32011	0158	TIG INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-MANAGED HEALTHCARE REHABILITATION	0.00%
02-31996	0161	TOPA INS. CO.	COMM	MULTI-PERIL	FORMS	DAY CARE CENTER & HOME	
02-32013	0161	TOPA INS. CO.	COMM	MULTI-PERIL	FORMS	BUSINESSOWNERS	
02-31883	0218	TRANSCONTINENTAL INS. CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PACKAGE	
02-32113	0218	TRANSCONTINENTAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-31862	0000	TRANSGUARD INS. CO. OF AMERICA, INC	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.70%
02-31885	0218	TRANSPORTATION INS. CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PACKAGE	
02-32114	0218	TRANSPORTATION INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32031	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-32032	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-31942	1338	TRIUMPHE CASUALTY CO.	COMM	AUTO PHYSICAL DAMAGE	NEW PROGRAM	VOLVO FINANCIAL SVCS	0.00%
02-32108	0091	TWIN CITY FIRE INS. CO.	COMM	MULTI-PERIL	RATE	PROPERTY CHOICE	0.00%
02-32042	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - FINANCIAL PRODUCTS	
02-32043	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-FINANCIAL PRODUCTS	
02-32109	0984	U.S. SPECIALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB-EMPLOYMENT PRACTICES LIABILITY	0.00%
02-31871	0400	UNIGARD INDEMNITY CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-31872	0400	UNIGARD INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-32048	0400	UNIGARD INS. CO.	PERS	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	12.90%
02-31961	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - DEFENDER	
02-32131	0031	UNITED STATES LIABILITY INS. CO.	COMM	OTHER LIABILITY	RATE	PROF LIAB-NON PROFIT D&O	12.10%
02-32008	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	FORMS	UNICOVER V & EQUIPMENT DEALER UNICOVER	
02-32005	0212	VALIANT INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-31887	0218	VALLEY FORGE INS. CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PACKAGE	
02-32115	0218	VALLEY FORGE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32201	0553	VIKING INS. CO. OF WISCONSIN	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD AUTO	10.00%
02-32134	0111	WAUSAU BUSINESS INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE POLICY	16.40%
02-32135	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE POLICY	16.40%
02-32183	0626	WESTCHESTER FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32006	0212	ZURICH AMERICAN INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-32007	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	MULTI-PERIL	FORMS	NONE	

**136 TOTAL APPLICATIONS RECEIVED**